

In the Specification

Paragraph [0044] is replaced by amended Paragraph [0044] as follows.

Paragraph [0044] with changes shown.

[0044] The Success plan provider may then pay these aforesaid amounts or Success fees by withdrawing it from its source account 41 representing a reservoir or pooled account of fungible funds, through path 5 by the Success plan provider system 31 and replenish this source account by debiting the Success plan eCard holder's account 33 for the transaction amount less the amount of the discount given under the Success plan to the Success plan eCard holder and replenishing or crediting the Success plan provider's source account 41 with the eCard Holder's discount debited amount. As would be understood to those skilled in the art, the discount given to the Success plan eCard holder [23] 21 would be less than the discount debited to the merchant 23 so an excess or remainder may be for allocating Success Fees. The Success fees coming from the remainder of the larger discount taken from the merchant 23 and the smaller discount given to the Success plan eCard holder may be reallocated to the Success plan provider source account 41 and distributed as respective Success Fees to the Success plan sponsor or other marketing partners or affiliates 47 over path 49, as shown in FIG. 1.

Paragraph [0044] amended.

[0044] The Success plan provider may then pay these aforesaid amounts or Success fees by withdrawing it from its source account 41 representing a reservoir or pooled account of fungible funds, through path 5 by the Success plan provider system 31 and replenish this source account by debiting the Success plan eCard holder's account 33 for the transaction amount less the amount of the discount given under the Success plan to the Success plan eCard holder and replenishing or crediting the Success plan provider's source account 41 with the eCard Holder's discount debited amount. As would be understood to those skilled in the art, the discount given to the Success plan eCard holder 21 would be less than the discount debited to the merchant 23 so an excess or remainder may be for allocating Success Fees. The Success fees coming from the

remainder of the larger discount taken from the merchant 23 and the smaller discount given to the Success plan eCard holder may be reallocated to the Success plan provider source account 41 and distributed as respective Success Fees to the Success plan sponsor or other marketing partners or affiliates 47 over path 49, as shown in FIG. 1.